



Bank Holding Company Performance Report September 30, 2022—FR BHCPR

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BHC Name [FIRST FOUNDATION INC.](#)

City/State [DALLAS, TX](#)

Bank Holding Company Information

Federal Reserve District: [11](#)

Consolidated Assets (\$000): [12,331,541](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[FIRST FOUNDATION INC.](#)
[200 CRESCENT COURT SUITE 1400](#)

[DALLAS, TX 75201](#)

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Summary Ratios

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
Average assets (\$000)	10,995,751			7,672,461			8,319,903			6,707,055			6,135,111		
Net income (\$000)	93,158			85,635			109,510			84,369			56,239		
Number of BHCs in peer group	132			144			130			147			146		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	3.02	2.79	69	3.11	2.83	78	2.92	2.60	73	3.05	2.96	49	2.85	3.21	25
+ Non-interest income	0.44	0.94	23	0.85	0.91	48	0.72	1.04	37	0.70	0.98	36	0.61	0.90	31
- Overhead expense	1.91	2.18	33	1.89	2.32	24	1.79	2.17	24	1.88	2.48	20	2.12	2.59	25
- Provision for credit losses	-0.01	0.10	9	0	-0.02	49	0.05	-0.09	83	0.10	0.38	4	0.04	0.12	29
+ Securities gains (losses)	0	0	45	0	0.01	28	0	0.01	23	0	0.02	16	-0.01	0.01	4
+ Other tax equivalent adjustments	0	0	48	0	0	42	0	0	86	0	0	16	0	0	10
= Pretax net operating income (tax equivalent)	1.56	1.46	64	2.08	1.64	85	1.82	1.66	67	1.77	1.22	86	1.30	1.53	27
Net operating income	1.13	1.10	57	1.49	1.26	75	1.32	1.26	59	1.26	0.97	78	0.92	1.19	23
Net income	1.13	1.10	57	1.49	1.27	75	1.32	1.26	59	1.26	0.97	78	0.92	1.19	23
Net income (Subchapter S adjusted)		1.56			1.41			1.97			1.27			1.41	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.55	3.36	64	3.46	3.34	55	3.43	3.06	74	3.85	3.78	52	4.26	4.49	29
Interest expense	0.42	0.35	72	0.20	0.31	31	0.19	0.25	43	0.72	0.57	68	1.32	1.02	80
Net interest income (tax equivalent)	3.12	3.01	52	3.25	3.02	65	3.25	2.80	79	3.13	3.17	40	2.94	3.45	22
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0	0.09	19	-0.01	0.05	23	0.01	0.11	18	0.02	0.11	18	0.02	0.11	23
Earnings coverage of net loan and lease losses (X)	7,529.35	36.38	99	-489.40	-2.85	6	184.80	39.72	91	140.63	33.55	89	98.13	22.46	85
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.32	1.17	4	0.40	1.31	2	0.49	1.23	6	0.50	1.35	4	0.46	0.94	4
Allowance for loan and lease losses / Total loans and leases	0.32	1.15	6	0.36	1.29	2	0.46	1.20	7	0.46	1.33	4	0.41	0.93	6
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.17	0.39	18	0.32	0.54	35	0.20	0.49	14	0.39	0.67	32	0.26	0.56	21
30-89 days past due loans and leases / Total loans and leases	0.04	0.33	6	0.07	0.18	30	0.07	0.32	9	0.05	0.26	10	0.23	0.31	46
Liquidity and Funding															
Net noncore funding dependence	14.47	5.89	81	-4.59	-4.45	45	-6.05	-2.33	39	6.55	0.77	68	39.59	10.70	98
Net short-term noncore funding dependence	13.95	0.87	89	-5.99	-7.33	51	-7.28	-7.71	46	0.86	-3.25	56	19.44	5.88	91
Net loans and leases / Total assets	83.71	63.09	96	74.84	64.42	84	72.31	58.67	82	75.94	69.27	75	79.66	72.36	80
Capitalization															
Tier 1 leverage ratio	7.95	9.22	18	8.27	9.69	15	8.43	8.98	33	8.93	9.65	32	8.25	10.39	8
Holding company equity capital / Total assets	9.10	9.68	40	9.91	10.42	42	10.43	10.71	47	10	10.51	39	9.72	11.37	23
Total equity capital (including minority interest) / Total assets	9.10	9.81	38	9.91	10.47	40	10.43	10.82	45	10	10.57	37	9.72	11.43	22
Common equity tier 1 capital / Total risk-weighted assets	9.17	11.79	9	11.31	12.63	33	11.34	12.42	34	11.55	12.44	39	10.65	12.50	22
Net loans and leases / Equity capital (X)	9.20	6.64	88	7.55	6.34	80	6.93	5.53	79	7.60	6.79	68	8.19	6.55	84
Cash dividends / Net income	20	31.93	28	14.12	21.14	34	14.74	28.27	23	14.82	29.42	26	15.87	25.65	32
Cash dividends / Net income (Subchapter S adjusted)		71.62			21.03			3.14			39.66			93.20	
Growth Rates															
Assets	59.42	6.04	96	19.34	8.74	88	46.54	10.50	95	10.22	16.11	25	8.11	8.66	55
Equity capital	46.31	-3.83	94	13.11	7.68	82	52.94	7.46	96	13.33	8.42	78	9.78	12.19	42
Net loans and leases	78.30	14.48	96	13.43	-1.31	94	39.53	3.36	96	5.07	9.99	35	5.18	8.63	38
Noncore funding	332.53	36.20	96	-64.04	-26.53	5	-36.49	-14.79	22	-58.61	-12.78	4	5.07	4.16	52
Parent Company Ratios															
Short-term debt / Equity capital	0	0.48	40	0	0	48	0	0.57	38	0	0.01	46	0	0.01	46
Long-term debt / Equity capital	15.45	11.91	74	1.63	5.63	52	4.15	10.95	32	2.01	5.67	52	1.63	3.86	57
Equity investment in subsidiaries / Equity capital	110.43	104.01	77	99.34	105.02	28	101.46	103.22	46	100.63	104.49	39	99.92	104.21	32
Cash from ops + noncash items + op expense / Op expense + dividends	-41.34	118.32	10	146.55	133.48	71	27.58	154.48	7	273.44	138.81	89	341.53	152.31	90

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	250,771	165,934	223,238	215,506	218,702	51.13	184.57
Income from lease financing receivables.....	9,489	8,238	11,259	9,433	7,225	15.19	666.48
Fully taxable income on loans and leases.....	260,260	174,172	234,497	224,939	225,927	49.43	191.25
Tax-exempt income on loans and leases.....	0	0	0	0	0	0	
Estimated tax benefit on income on loans and leases.....	0	0	0	0	0	0	
Income on loans and leases (tax equivalent).....	260,260	174,172	234,497	224,939	225,927	49.43	191.25
Investment interest income (tax equivalent).....	19,732	14,739	20,433	25,690	25,005	33.88	114.95
Interest on balances due from depository institutions.....	2,294	707	907	335	1,458	224.47	342.86
Interest income on other earning assets.....	799	793	1,054	1,069	1,349	0.76	-46.09
Total interest income (tax equivalent).....	283,085	190,411	256,891	252,033	253,739	48.67	181.56
Interest on time deposits of \$250K or more	2,411	918	1,118	5,736	9,704	162.64	58.31
Interest on time deposits < \$250K.....	833	1,416	1,603	17,991	35,869	-41.17	-76.51
Interest on foreign office deposits	0	0	0	0	0	0	
Interest on other deposits	22,049	8,429	10,732	15,705	18,610	161.59	213.46
Interest on other borrowings and trading liabilities.....	3,880	442	481	7,815	14,623	777.83	-11.70
Interest on subordinated debt and mandatory convertible securities	4,716	0	0	0	0	0	
Total interest expense.....	33,889	11,205	13,934	47,247	78,806	202.45	105.43
Net interest income (tax equivalent).....	249,196	179,206	242,957	204,786	174,933	39.06	196.51
Non-interest income.....	36,532	48,889	59,973	47,020	37,341	-25.28	41.89
Adjusted operating income (tax equivalent)	285,728	228,095	302,930	251,806	212,274	25.27	160.25
Overhead expense.....	157,515	108,870	148,553	126,196	129,903	44.68	123.84
Provision for credit losses.....	-641	-13	3,866	6,746	2,637		
Securities gains (losses)	0	0	0	0	-316		
Other tax equivalent adjustments	0	0	2	-1	-1		
Pretax net operating income (tax equivalent).....	128,858	119,440	151,785	118,767	79,499	7.89	243.08
Applicable income taxes	35,700	33,805	42,275	34,398	23,260	5.61	191.43
Tax equivalent adjustments	0	0	0	0	0	0	
Applicable income taxes (tax equivalent).....	35,700	33,805	42,275	34,398	23,260	5.61	191.43
Minority interest	0	0	0	0	0	0	
Net income before discontinued operations, net of minority interest	93,158	85,635	109,510	84,369	56,239	8.78	268.08
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0	0	
Net income attributable to holding company.....	93,158	85,635	109,510	84,369	56,239	8.78	268.08
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	93,158	85,635	109,510	84,369	56,239	8.78	268.08
Investment securities income (tax equivalent).....	19,732	14,739	20,433	25,690	25,005	33.88	114.95
US Treasury and agency securities (excluding mortgage-backed securities)	6	5	6	9	8	20.00	100.00
Mortgage-backed securities	14,437	11,901	16,261	22,594	22,118	21.31	57.32
All other securities	5,289	2,833	4,166	3,087	2,879	86.69	
Cash dividends declared.....	18,627	12,089	16,146	12,503	8,927	54.08	
Common	18,627	12,089	16,146	12,503	8,927	54.08	
Preferred.....	0	0	0	0	0	0	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Average Assets															
Interest income (tax equivalent)	3.43	3.12	73	3.31	3.14	66	3.09	2.85	69	3.76	3.53	73	4.14	4.19	44
Less: Interest expense	0.41	0.33	73	0.19	0.29	33	0.17	0.23	42	0.70	0.54	72	1.28	0.95	84
Equals: Net interest income (tax equivalent)	3.02	2.79	69	3.11	2.83	78	2.92	2.60	73	3.05	2.96	49	2.85	3.21	25
Plus: Non-interest income	0.44	0.94	23	0.85	0.91	48	0.72	1.04	37	0.70	0.98	36	0.61	0.90	31
Equals: adjusted operating income (tax equivalent)	3.46	3.77	33	3.96	3.70	63	3.64	3.70	49	3.75	3.96	39	3.46	4.16	23
Less: Overhead expense	1.91	2.18	33	1.89	2.32	24	1.79	2.17	24	1.88	2.48	20	2.12	2.59	25
Less: Provision for credit losses	-0.01	0.10	9	0	-0.02	49	0.05	-0.09	83	0.10	0.38	4	0.04	0.12	29
Plus: Realized gains (losses) on held-to-maturity securities	0	0	48	0	0	48	0	0	49	0	0	48	0	0	48
Plus: Realized gains (losses) on available-for-sale securities	0	0	45	0	0.01	28	0	0.01	23	0	0.02	16	-0.01	0.01	4
Plus: other tax equivalent adjustments	0	0	48	0	0	42	0	0	86	0	0	16	0	0	10
Equals: Pretax net operating income (tax equivalent)	1.56	1.46	64	2.08	1.64	85	1.82	1.66	67	1.77	1.22	86	1.30	1.53	27
Less: Applicable income taxes (tax equivalent)	0.43	0.34	79	0.59	0.35	93	0.51	0.38	82	0.51	0.27	91	0.38	0.35	61
Less: Minority interest	0	0	43	0	0	46	0	0	40	0	0	45	0	0	45
Equals: Net operating income	1.13	1.10	57	1.49	1.26	75	1.32	1.26	59	1.26	0.97	78	0.92	1.19	23
Plus: Net extraordinary items	0	0	51	0	0	48	0	0	50	0	0	50	0	0	50
Equals: Net income	1.13	1.10	57	1.49	1.27	75	1.32	1.26	59	1.26	0.97	78	0.92	1.19	23
Memo: Net income (last four quarters)	1.08	1.10	48	1.45	1.25	73	1.32	1.26	59	1.26	0.97	78	0.92	1.19	22
Net income-BHC and noncontrolling (minority) interest	1.13	1.11	55	1.49	1.27	75	1.32	1.27	59	1.26	0.97	77	0.92	1.19	23
Margin Analysis															
Average earning assets / Average assets	96.80	92.93	88	95.73	94.04	72	89.98	93.08	13	97.60	93.47	95	97.06	93.22	92
Average interest-bearing funds / Average assets	58.36	60.58	48	53.15	65.52	11	53.02	61.99	13	65.65	68.25	41	69.92	70.66	45
Interest income (tax equivalent) / Average earning assets	3.55	3.36	64	3.46	3.34	55	3.43	3.06	74	3.85	3.78	52	4.26	4.49	29
Interest expense / Average earning assets	0.42	0.35	72	0.20	0.31	31	0.19	0.25	43	0.72	0.57	68	1.32	1.02	80
Net interest income (tax equivalent) / Average earning assets	3.12	3.01	52	3.25	3.02	65	3.25	2.80	79	3.13	3.17	40	2.94	3.45	22
Yield or Cost															
Total loans and leases (tax equivalent)	4	4.24	32	4.03	4.06	50	4	4.01	50	4.20	4.28	47	4.47	4.98	17
Interest-bearing bank balances	0.55	0.79	21	0.14	0.14	57	0.12	0.14	18	0.13	0.32	6	1.83	2.26	25
Federal funds sold and reverse repos		1.05			0.14			0.25		1.81	0.43	94	1.16	2.02	21
Trading assets		0.57			0.32			0.45			0.80			0.49	
Total earning assets	3.55	3.33	66	3.46	3.41	56	3.43	3.04	76	3.85	3.80	59	4.26	4.47	34
Investment securities (tax equivalent)	2.12	1.96	68	2.64	1.84	86	2.54	1.77	89	2.85	2.32	83	3.10	2.74	80
US Treasury and agency securities (excluding mortgage-backed securities)	0.18	1.38	2	1.25	1.27	51	0.35	1.14	10	2	1.87	56	1.88	2.54	16
Mortgage-backed securities	1.99	1.87	60	2.28	1.48	90	2.12	1.57	87	2.79	2.05	93	2.62	2.54	61
All other securities	2.75	2.89	48	4.21	2.67	87	3.51	2.81	75	5.32	3.24	89	5.24	3.80	86
Interest-bearing deposits	0.58	0.35	81	0.36	0.30	68	0.33	0.21	77	1.05	0.62	89	1.81	1.13	89
Time deposits of \$250K or more	0.86	0.61	78	0.32	0.84	7	0.30	0.66	11	1.17	1.60	17	2.33	2.13	72
Time deposits < \$250K	0.34	0.58	27	0.50	0.81	21	0.44	0.62	30	1.62	1.49	66	2.31	1.91	84
Other domestic deposits	0.58	0.31	85	0.35	0.18	91	0.30	0.15	83	0.70	0.36	91	1.18	0.86	75
Foreign deposits		0.52			0.48			0.14			1.24			2.53	
Federal funds purchased and repos	0.53	0.88	44	0	0.11	11	0	0.17	9	1.67	0.37	91	2.37	1.23	83
Other borrowed funds and trading liabilities	1.16	1.55	29	0.68	0.56	65	0.67	1.27	28	1.24	0.55	75	2.25	1.03	73
All interest-bearing funds	0.70	0.54	73	0.37	0.45	41	0.32	0.37	49	1.07	0.79	78	1.84	1.34	86

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019										
Non-interest Income and Expenses															
Total non-interest income	36,532	48,889	59,973	47,020	37,341										
Fiduciary activities income	6,291	5,169	7,161	5,645	5,124										
Service charges on deposit accounts - domestic	1,855	1,205	1,700	1,220	1,032										
Trading revenue.....	0	0	0	0	0										
Investment banking fees and commissions.....	22,452	20,941	28,454	23,428	23,083										
Insurance activities revenue.....	29	74	75	35	69										
Venture capital revenue.....	0	0	0	0	0										
Net servicing fees	1,480	-1,041	-465	193	1,692										
Net securitization income	0	0	0	0	0										
Net gains (losses) on sales of loans, OREO, other assets.....	1,123	21,459	21,459	15,140	4,960										
Other non-interest income.....	3,302	1,082	1,589	1,359	1,381										
Total overhead expenses	157,515	108,870	148,553	126,196	129,903										
Personnel expense.....	86,986	64,969	87,910	73,868	69,932										
Net occupancy expense.....	12,264	9,449	12,759	11,948	11,388										
Goodwill impairment losses	0	0	0	0	0										
Amortization expenses and impairment loss (other intangible assets).....	1,459	1,214	1,579	1,895	2,291										
Other operating expenses.....	56,806	33,238	46,305	38,485	46,292										
Fee income on mutual funds and annuities.....	362	361	488	454	479										
Memoranda															
Assets under management in proprietary mutual funds and annuities	240,134	288,969	289,919	275,174	280,633										
Number of equivalent employees	722	554	603	507	428										
Average personnel expense per employee.....	120.48	117.27	145.79	145.70	163.39										
Average assets per employee.....	15,229.57	13,849.21	13,797.52	13,228.90	14,334.37										
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	0.99	2.43	37	0.74	0.54	78	0.81	2.17	37	0.97	0.51	80	1.28	0.66	80
Overhead expenses / Net Interest Income + non-interest income	55.13	58.02	34	47.73	60.04	8	49.04	59.28	14	50.12	61.22	8	61.20	61.79	49
Percent of Average Assets															
Total overhead expense	1.91	2.18	33	1.89	2.32	24	1.79	2.17	24	1.88	2.48	20	2.12	2.59	25
Personnel expense.....	1.05	1.20	33	1.13	1.36	26	1.06	1.21	34	1.10	1.42	19	1.14	1.50	18
Net occupancy expense.....	0.15	0.22	17	0.16	0.28	6	0.15	0.23	17	0.18	0.30	8	0.19	0.32	10
Other operating expenses.....	0.71	0.73	57	0.60	0.67	37	0.58	0.72	35	0.60	0.73	31	0.79	0.76	56
Overhead less non-interest income	1.47	1.22	68	1.04	1.36	21	1.06	1.10	40	1.18	1.44	26	1.51	1.65	35
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	55.13	57.55	34	47.73	58.21	10	49.04	58.83	15	50.12	58.93	9	61.20	59.91	57
Personnel expense.....	30.44	31.86	39	28.48	33.95	20	29.02	32.93	26	29.34	33.88	21	32.94	34.17	36
Net occupancy expense.....	4.29	5.98	20	4.14	7.17	3	4.21	6.23	20	4.74	7.04	14	5.36	7.50	17
Other operating expenses.....	20.39	19.14	66	15.10	16.78	31	15.81	19.18	24	16.04	17.57	36	22.89	17.93	83
Total non-interest income	12.79	24.10	23	21.43	21.80	51	19.80	27.67	35	18.67	23.45	45	17.59	19.83	44
Fiduciary activities income	2.20	2.13	62	2.27	1.99	63	2.36	2.20	62	2.24	1.45	68	2.41	1.61	64
Service charges on domestic deposit accounts	0.65	3.30	11	0.53	2.86	8	0.56	3.27	10	0.48	2.67	13	0.49	3.21	13
Trading revenue.....	0	0.57	34	0	0.04	38	0	0.62	27	0	0.10	39	0	0.07	41
Investment banking fees and commissions.....	7.86	2.15	88	9.18	1.03	96	9.39	2.58	88	9.30	1.03	95	10.87	0.91	95
Insurance activities revenue.....	0.01	0.36	37	0.03	0.58	60	0.02	0.36	40	0.01	0.41	54	0.03	0.37	58
Venture capital revenue.....	0	0.01	44	0	0	47	0	0.04	44	0	0	48	0	0	50
Net servicing fees	0.52	1.23	58	-0.46	0.38	5	-0.15	0.60	3	0.08	0	63	0.80	0.22	89
Net securitization income	0	0	46	0	0	49	0	0.01	44	0	0	48	0	0	48
Net gain (loss) - sales of loans, OREO, and other assets	0.39	1.19	37	9.41	3.73	85	7.08	3.30	83	6.01	5.55	67	2.34	2.27	69
Other non-interest income.....	1.16	8.80	3	0.47	6.99	5	0.52	9.27	0	0.54	7.76	3	0.65	7.41	5
Overhead less non-interest income	42.34	32.79	81	26.30	35.42	20	29.24	30.52	37	31.44	34.63	37	43.60	39.47	61
Applicable income taxes / Pretax net operating income (tax equivalent).....	27.70	21.50	93	28.30	21.51	90	27.85	21.18	96	28.96	20.30	93	29.26	21.51	92
Applicable income tax + TE / Pretax net operating income + TE	27.70	23.57	87	28.30	21.36	90	27.85	22.67	94	28.96	22.51	86	29.26	23.31	89

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change	
		09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	1-Year	5-Year
Real estate loans	7,502,076	4,609,130	5,861,904	4,406,079	4,479,296	62.77	138.18	
Commercial and industrial loans	1,582,285	799,262	1,067,464	647,704	419,204	97.97	702.86	
Loans to individuals	5,059	9,855	10,816	14,331	11,446	-48.67	-77.72	
Loans to depository institutions and acceptances of other banks	0	0	0	0	0	0	0	
Agricultural loans	0	0	0	0	0	0	0	
Other loans and leases	1,266,000	392,144	467,979	241,089	140,723	222.84	3005.00	
Less: Unearned income	0	0	0	0	0	0	0	
Loans and leases, net of unearned income	10,355,420	5,810,391	7,408,163	5,309,203	5,050,669	78.22	203.65	
Less: Allowance for loan and lease losses	32,900	20,985	33,776	24,200	20,800	56.78	88.00	
Net loans and leases	10,322,520	5,789,406	7,374,387	5,285,003	5,029,869	78.30	204.25	
Debt securities that reprice or mature in over 1 year	1,043,005	887,556	1,121,626	803,902	1,014,965	17.51	121.21	
Mutual funds and equity securities	8,569	540	8,569	338	434	1486.85		
Subtotal	11,374,094	6,677,502	8,504,582	6,089,243	6,045,268	70.33	194.34	
Interest-bearing bank balances	192,366	762,176	1,086,887	607,588	46,320	-74.76	86.86	
Federal funds sold and reverse repos	0	0	0	0	132			
Debt securities that reprice or mature within 1 year	149,467	4,092	69,752	3,524	0	3552.66		
Trading assets	0	0	0	0	0			
Total earning assets	11,715,927	7,443,770	9,661,221	6,700,355	6,091,720	57.39	195.32	
Non-interest-bearing cash and due from depository institutions	44,507	21,200	35,006	22,120	18,941	109.94	119.53	
Premises, fixed assets, and leases	71,572	27,174	58,109	22,492	24,577	163.38	933.83	
Other real estate owned	6,210	0	6,210	0	0		343.57	
Investment in unconsolidated subsidiaries	0	0	0	0	0			
Intangible and other assets	493,325	243,302	438,268	214,876	179,232	102.76	783.89	
Total assets	12,331,541	7,735,446	10,198,814	6,959,843	6,314,470	59.42	204.36	
Quarterly average assets	11,793,310	8,152,716	10,262,229	6,694,664	6,316,464	44.65	196.91	
Average loans and leases (YTD)	8,674,554	5,759,041	5,861,691	5,353,507	5,056,871	50.62	172.78	
Memoranda								
Loans held-for-sale	0	501,433	501,435	505,404	503,036	-100.00	-100.00	
Loans not held-for-sale	10,355,420	5,308,958	6,906,728	4,803,799	4,547,633	95.06	217.96	
Real estate loans secured by 1–4 family	1,027,053	838,269	997,056	829,155	905,076	22.52	61.18	
Commercial real estate loans	6,475,023	3,770,861	4,863,941	3,576,924	3,573,805	71.71	157.75	
Construction and land development	135,629	64,992	150,152	57,028	71,578	108.69	283.62	
Multifamily	5,116,355	3,035,636	3,411,578	2,770,311	2,657,183	68.54	163.26	
Nonfarm nonresidential	1,223,039	670,233	1,302,211	749,585	845,044	82.48	129.36	
Real estate loans secured by farmland	0	0	907	0	415		-100.00	
Total investment securities	1,201,041	892,188	1,199,947	807,764	1,015,399	34.62	154.73	
U.S. Treasury securities	817	497	491	503	403	64.39	65.05	
US agency securities (excluding mortgage-backed securities)	3,120	0	4,796	0	0			
Municipal securities	126,148	3,153	52,145	1,108	1,045	3900.89		
Mortgage-backed securities	924,661	771,088	977,570	747,457	957,683	19.92	96.32	
Asset-backed securities	2,630	0	0	0	0			
Other debt securities	135,096	116,910	156,376	58,358	55,834	15.56		
Mutual funds and equity securities	8,569	540	8,569	338	434	1486.85		
Available-for-sale securities	308,411	891,648	1,191,378	807,426	1,014,965	-65.41	-34.59	
U.S. Treasury securities	817	497	491	503	403	64.39	65.05	
US agency securities (excluding mortgage-backed securities)	3,120	0	4,796	0	0			
Municipal securities	126,148	3,153	52,145	1,108	1,045	3900.89		
Mortgage-backed securities	40,600	771,088	977,570	747,457	957,683	-94.73	-91.38	
Asset-backed securities	2,630	0	0	0	0			
Other debt securities	135,096	116,910	156,376	58,358	55,834	15.56		
Mutual funds and equity securities	0	0	0	0	0			
Held-to-maturity securities appreciation (depreciation)	-99,254							
Available-for-sale securities appreciation (depreciation)	-28,610	2,294	-7,185	12,665	6,045			
Structured notes, fair value	2,630	0	0	0	0			
Pledged securities	532,277	170,148	396,703	190,111	148,389	212.83	107430.71	

Liabilities and Changes in Capital

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Demand deposits	3,559,713	3,003,353	3,286,695	308,479	206,826	18.52	2128.94	
NOW, ATS and transaction accounts	2,253,796	945,247	2,242,699	81,265	95,978	138.43	4804.99	
Time deposits less brokered deposits < \$250K	168,281	166,165	211,578	238,043	298,996	1.27	7.61	
MMDA and other savings accounts	2,911,804	2,290,380	2,620,218	4,549,489	2,614,455	27.13	33.30	
Other non-interest-bearing deposits	0	0	0	0	0	0		
Core deposits	8,893,594	6,405,145	8,361,190	5,177,276	3,216,255	38.85	249.25	
Time deposits of \$250K or more	389,296	343,923	366,624	414,723	469,075	13.19	48.07	
Foreign deposits	0	0	0	0	0			
Federal funds purchased and repos	179,136	0	165,930	0	0			
Secured federal funds purchased	0	0	0	0	0			
Commercial paper	0	0	0	0	0			
Other borrowings w/remaining maturity of 1 year or less	1,144,000	0	0	255,000	733,000		181.77	
Other borrowings w/remaining maturity over 1 year	0	12,500	18,500	14,000	27,916	-100.00	-100.00	
Brokered deposits < \$250K	275,933	103,285	90,285	326,131	1,209,580	167.16	-40.50	
Noncore funding	1,988,365	459,708	641,339	1,009,854	2,439,571	332.53	73.25	
Trading liabilities	0	0	0	0	0			
Subordinated notes and debentures + trust preferred securities	173,320	0	25,696	0	0			
Other liabilities	154,297	103,761	106,538	77,002	44,775	48.70	803.85	
Total liabilities	11,209,576	6,968,614	9,134,763	6,264,132	5,700,601	60.86	202.05	
Equity Capital								
Perpetual preferred stock (including surplus)	0	0	0	0	0			
Common stock	56	45	56	45	45	24.44	60.00	
Common surplus	719,955	436,836	720,744	433,941	433,775	64.81	176.24	
Retained earnings	415,507	321,184	340,976	247,638	175,773	29.37	404.42	
Accumulated other comprehensive income	-13,553	8,767	2,275	14,087	4,276			
Other equity capital components	0	0	0	0	0			
Total holding company equity capital	1,121,965	766,832	1,064,051	695,711	613,869	46.31	229.55	
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0			
Total equity capital, including minority interest	1,121,965	766,832	1,064,051	695,711	613,869	46.31	229.55	
Total liabilities and capital	12,331,541	7,735,446	10,198,814	6,959,843	6,314,470	59.42	204.36	
Memoranda								
Non-interest-bearing deposits	3,559,713	3,003,353	3,286,695	1,660,540	1,196,158	18.52	223.35	
Interest-bearing deposits	5,999,110	3,849,000	5,531,404	4,257,590	3,698,752	55.86	176.17	
Total deposits	9,558,823	6,852,353	8,818,099	5,918,130	4,894,910	39.50	192.04	
Long-term debt that reprices within 1 year	0	12,500	18,500	14,000	10,000	-100.00	-100.00	
Changes in Holding Company Equity Capital								
Equity capital, previous year-end as amended	1,064,051	695,711	695,711	613,869	559,184			
Accounting restatements	0	0	0	0	0			
Net income	93,158	85,635	109,510	84,369	56,239			
Net sale of new perpetual preferred stock	0	0	0	0	0			
Net sale of new common stock	-790	2,895	4,329	165	1,944			
Sale of treasury stock	0	0	0	0	0			
Less: Purchase of treasury stock	0	0	0	0	0			
Changes incident to business combinations	0	0	282,459	0	0			
Less: Dividends declared	18,627	12,089	16,146	12,503	8,927			
Change in other comprehensive income	-15,827	-5,320	-11,812	9,811	5,429			
Changes in debit to ESOP liability	0	0	0	0	0			
Other adjustments to equity capital	0	0	0	0	0			
Holding company equity capital, ending balance	1,121,965	766,832	1,064,051	695,711	613,869			

Percent Composition of Assets

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Real estate loans	60.84	39.88	86	59.58	47.52	80	57.48	36.25	88	63.31	48.33	84	70.94	52.67	90
Commercial and industrial loans	12.83	11.23	63	10.33	10.18	57	10.47	10.76	56	9.31	13.47	35	6.64	11.45	29
Loans to individuals	0.04	3.58	8	0.13	2.02	17	0.11	3.36	11	0.21	2.29	21	0.18	2.71	18
Loans to depository institutions and acceptances of other banks	0	0.02	33	0	0	46	0	0.02	34	0	0	45	0	0	44
Agricultural loans.....	0	0.19	12	0	0.39	17	0	0.18	12	0	0.43	17	0	0.53	17
Other loans and leases.....	10.27	4.52	87	5.07	1.22	85	4.59	4.47	58	3.46	1.39	81	2.23	1.08	78
Net loans and leases.....	83.71	63.09	96	74.84	64.42	84	72.31	58.67	82	75.94	69.27	75	79.66	72.36	80
Debt securities over 1 year.....	8.46	18.76	12	11.47	17.11	33	11	19.46	21	11.55	13.53	44	16.07	13.66	67
Mutual funds and equity securities	0.07	0.05	67	0.01	0.07	49	0.08	0.06	70	0	0.05	50	0.01	0.06	44
Subtotal	92.24	83.05	96	86.32	82.22	66	83.39	79.22	62	87.49	83.47	71	95.74	86.76	99
Interest-bearing bank balances	1.56	3.61	30	9.85	8.14	62	10.66	8.50	66	8.73	6.78	67	0.73	2.97	22
Federal funds sold and reverse repos	0	0.52	27	0	0.03	39	0	0.54	28	0	0.02	38	0	0.03	74
Debt securities 1 year or less	1.21	1.71	53	0.05	1.81	6	0.68	1.56	39	0.05	2.03	7	0	2.10	1
Trading assets	0	0.59	20	0	0.03	37	0	0.49	19	0	0.04	38	0	0.03	38
Total earning assets.....	95.01	90.76	93	96.23	93.33	93	94.73	91.77	82	96.27	92.98	94	96.47	92.39	96
Non-interest cash and due from depository institutions.....	0.36	0.98	9	0.27	1.01	7	0.34	0.82	11	0.32	1.07	10	0.30	1.14	8
Other real estate owned.....	0.05	0.01	93	0	0.02	17	0.06	0.01	92	0	0.03	13	0	0.04	10
All other assets.....	4.63	8.19	9	3.50	5.58	13	4.93	7.35	22	3.41	5.87	11	3.23	6.41	6
Memoranda															
Short-term investments	2.77	6.75	30	9.91	10.77	50	11.34	11.47	55	8.78	9.38	52	0.74	5.36	3
U.S. Treasury securities.....	0.01	1.98	19	0.01	0.42	51	0	1.47	23	0.01	0.19	65	0.01	0.29	57
US agency securities (excluding mortgage-backed securities)	0.03	0.81	27	0	1.83	4	0.05	0.82	29	0	1.28	5	0	1.25	8
Municipal securities	1.02	1.69	54	0.04	3.40	13	0.51	1.73	42	0.02	2.96	12	0.02	2.58	10
Mortgage-backed securities	7.50	12.93	24	9.97	10.18	57	9.59	14.14	32	10.74	8.52	67	15.17	9.38	81
Asset-backed securities	0.02	0.85	39	0	0.44	30	0	0.50	24	0	0.35	32	0	0.30	34
Other debt securities	1.10	0.51	78	1.51	0.66	79	1.53	0.53	83	0.84	0.60	69	0.88	0.53	74
Loans held-for-sale.....	0	0.30	8	6.48	0.36	97	4.92	0.55	93	7.26	0.58	97	7.97	0.39	96
Loans held for investment	83.98	63.03	94	68.63	64.50	57	67.72	58.06	75	69.02	69.07	43	72.02	72.01	41
Real estate loans secured by 1–4 family	8.33	12.79	31	10.84	13.64	45	9.78	11.46	42	11.91	14.47	46	14.33	16.02	50
Revolving	0.56	1.52	27	0.36	1.60	20	0.74	1.42	34	0.47	1.79	22	0.48	2.24	19
Closed-end, secured by first liens	7.74	10.86	38	10.45	11.57	53	9	9.67	48	11.41	12.11	55	13.77	13.07	62
Closed-end, secured by junior liens	0.02	0.19	23	0.03	0.21	13	0.03	0.17	25	0.04	0.27	16	0.08	0.37	16
Commercial real estate loans	52.51	24.89	93	48.75	30.84	91	47.69	22.69	93	51.39	30.65	92	56.60	33.26	92
Construction and land development	1.10	3.92	23	0.84	4.26	10	1.47	3.34	30	0.82	4.32	8	1.13	5	9
Multifamily.....	41.49	3.87	98	39.24	5.13	97	33.45	3.57	98	39.80	5.03	97	42.08	4.76	97
Nonfarm nonresidential	9.92	15.73	28	8.66	20.07	8	12.77	14.57	44	10.77	19.97	14	13.38	21.85	16
Real estate loans secured by farmland.....	0	0.34	9	0	0.78	12	0.01	0.30	29	0	0.85	11	0.01	0.95	25

Loan Mix and Analysis of Concentrations of Credit

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
	72.45	62.29	63	79.33	73.45	58	79.13	61.05	79	82.99	69.38	77	88.69	72.74	83
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	9.92	20.65	20	14.43	21.25	36	13.46	19.86	29	15.62	20.91	39	17.92	22.29	42
Real estate loans secured by 1–4 family.....	0.67	2.39	24	0.49	2.53	18	1.02	2.43	33	0.61	2.61	20	0.60	3.13	16
Revolving	9.25	18.01	23	13.94	18.37	41	12.43	17.24	33	15	17.94	46	17.32	18.71	49
Closed-end.....	62.53	38.12	90	64.90	47.97	85	65.66	37.86	92	67.37	44.23	90	70.76	46.16	91
Construction and land development.....	1.31	6.10	17	1.12	6.67	11	2.03	5.65	24	1.07	6.26	7	1.42	6.97	9
1–4 family.....	0.19	1.40	28	0.25	1.28	20	0.48	1.18	45	0.26	1.14	21	0.51	1.47	29
Other.....	1.12	4.62	18	0.87	5.16	9	1.55	4.40	21	0.81	4.94	6	0.91	5.34	7
Multifamily.....	49.41	5.86	98	52.24	7.68	97	46.05	5.78	98	52.18	7.01	97	52.61	6.42	97
Nonfarm nonresidential	11.81	24.30	24	11.54	31.36	5	17.58	24.56	34	14.12	29.04	11	16.73	30.59	12
Owner-occupied.....	5.26	8.11	34	6.94	10.77	25	8.35	8.29	51	8.32	10	37	9.51	10.68	41
Other.....	6.55	15.95	21	4.59	20.22	4	9.23	15.94	29	5.80	18.53	6	7.22	19.36	8
Real estate loans secured by farmland.....	0	0.55	9	0	1.31	12	0.01	0.54	28	0	1.30	11	0.01	1.38	25
Loans to depository institutions and acceptances of other banks.....	0	0.04	33	0	0	46	0	0.04	34	0	0	45	0	0	44
Commercial and industrial loans	15.28	18.37	42	13.76	16.20	44	14.41	18.86	42	12.20	19.85	27	8.30	16.16	21
Loans to individuals	0.05	6.24	7	0.17	3.41	15	0.15	6.24	10	0.27	3.53	20	0.23	4	19
Credit card loans	0	0.53	22	0	0.03	33	0	0.53	22	0	0.03	33	0	0.04	32
Agricultural loans.....	0	0.31	12	0	0.67	17	0	0.34	12	0	0.69	17	0	0.78	17
Other loans and leases.....	12.23	8.16	74	6.75	1.94	83	6.32	8.75	55	4.54	2.07	81	2.79	1.48	74
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	792.31	411.16	96	672.77	467.89	91	670.36	391.81	93	721.35	473.75	95	839	493.53	97
Real estate loans secured by 1–4 family.....	108.47	133.66	40	122.36	136.29	51	114.02	126.06	46	135.75	142.34	53	169.53	151.03	62
Revolving	7.33	15.46	31	4.12	15.98	24	8.68	15.44	39	5.34	17.81	25	5.70	21.25	20
Closed-end.....	101.14	116.59	46	118.24	117.86	60	105.34	108.85	51	130.41	122.21	60	163.83	127.10	72
Commercial real estate loans	683.84	254.65	97	550.41	304.41	97	556.23	245.88	97	585.60	302.08	96	669.40	311.74	98
Construction and land development.....	14.32	39.81	28	9.49	41.88	11	17.17	35.95	31	9.34	42.85	8	13.41	46.63	12
1–4 family.....	2.04	9.02	35	2.12	8	23	4.04	7.42	50	2.26	7.52	24	4.84	9.52	40
Other.....	12.28	30.27	29	7.36	32.54	12	13.13	28.11	30	7.07	33.94	10	8.57	35.90	10
Multifamily.....	540.35	40.47	98	443.10	48.90	98	390.14	38.66	98	453.54	48.67	98	497.71	44.76	97
Nonfarm nonresidential	129.17	161.09	38	97.83	199.19	13	148.92	158.05	46	122.72	198.42	17	158.28	206.64	28
Owner-occupied.....	57.55	53.43	56	58.88	67.95	40	70.71	52.99	68	72.28	67.98	55	89.99	71.54	71
Other.....	71.62	105.96	31	38.95	127.45	6	78.21	102.54	35	50.44	125.78	10	68.29	130.65	17
Real estate loans secured by farmland.....	0	3.36	8	0	7.84	12	0.10	3.22	32	0	8.35	11	0.08	8.66	25
Loans to depository institutions and acceptances of other banks.....	0	0.26	33	0	0.01	46	0	0.21	34	0	0.03	45	0	0.01	44
Commercial and industrial loans	167.11	115.08	76	116.66	100.85	66	122.07	114.45	60	106.04	133.93	41	78.52	106.70	40
Loans to individuals	0.53	35.47	8	1.44	20.04	17	1.24	34.55	12	2.35	22.15	22	2.14	24.83	22
Credit card loans	0	2.79	22	0	0.18	33	0	2.77	23	0	0.20	33	0	0.24	32
Agricultural loans.....	0	1.73	12	0	3.75	17	0	1.86	12	0	4.17	17	0	4.86	17
Other loans and leases.....	133.71	50.11	88	57.24	12.09	88	53.52	51.06	65	39.47	13.62	81	26.36	10.25	82
Supplemental															
Non-owner occupied CRE loans / Gross loans	57.43	30.74	94	58.18	36.98	90	57.57	30.07	94	59.20	34	91	61.45	35.38	91
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	628.06	205.31	97	493.46	233.94	97	487.72	195.33	97	514.56	232.08	97	581.32	239.13	97
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	685.62	262.15	97	552.35	306.69	97	558.43	252.85	97	586.84	304.52	96	671.31	315.15	98

Liquidity and Funding

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Short-term investments	2.77	6.75	30	9.91	10.77	50	11.34	11.47	55	8.78	9.38	52	0.74	5.36	3
Liquid assets	9.45	23.63	7	20.10	23.32	35	20.64	29.03	29	19.79	19.32	54	16.21	16.28	55
Investment securities	9.74	20.98	9	11.53	19.86	24	11.77	21.63	19	11.61	16.07	33	16.08	16.41	53
Net loans and leases	83.71	63.09	96	74.84	64.42	84	72.31	58.67	82	75.94	69.27	75	79.66	72.36	80
Net loans, leases and standby letters of credit	83.85	63.92	96	75.03	64.81	82	72.45	59.49	81	76.16	69.67	72	79.83	72.78	79
Core deposits	72.12	74.28	33	82.80	79.46	68	81.98	75.71	75	74.39	76.49	31	50.93	71.61	2
Noncore funding	16.12	12.30	72	5.94	7.51	45	6.29	10.30	42	14.51	10.29	75	38.63	14.61	97
Time deposits of \$250K or more	3.16	1.67	83	4.45	2.84	81	3.59	1.58	90	5.96	3.37	87	7.43	4.33	84
Foreign deposits	0	0.33	39	0	0	48	0	0.34	39	0	0	48	0	0	48
Federal funds purchased and repos	1.45	1.24	71	0	0.58	24	1.63	1.23	74	0	0.62	23	0	0.77	17
Secured federal funds purchased	0	0	48	0	0	49	0	0	49	0	0	49	0	0	48
Net federal funds purchased (sold)	1.45	0.58	78	0	0.56	31	1.63	0.54	83	0	0.59	32	0	0.75	10
Commercial paper	0	0.02	45	0	0	49	0	0.01	45	0	0	49	0	0	49
Other borrowings w/remaining maturity of 1 year or less	9.28	2.18	93	0	0.47	18	0	1	11	3.66	1.06	85	11.61	2.75	92
Earning assets that reprice within 1 year	9.76	35.71	0	18.19	31.04	14	26.50	37.37	22	19.38	31.93	13	19.77	33.16	15
Interest-bearing liabilities that reprice within 1 year	6.03	6.79	61	6.77	13.03	39	5.76	6.39	61	13.35	14.04	64	31.10	18.54	82
Long-term debt that reprices within 1 year	0	0.38	32	0.16	0.02	90	0.18	0.26	73	0.20	0.10	81	0.16	0.15	79
Net assets that reprice within 1 year	3.74	27.35	6	11.27	17.26	32	20.56	29.65	27	5.84	17.03	21	-11.49	13.71	14
Other Liquidity and Funding Ratios															
Net noncore funding dependence	14.47	5.89	81	-4.59	-4.45	45	-6.05	-2.33	39	6.55	0.77	68	39.59	10.70	98
Net short-term noncore funding dependence	13.95	0.87	89	-5.99	-7.33	51	-7.28	-7.71	46	0.86	-3.25	56	19.44	5.88	91
Short-term investment / Short-term noncore funding	17.72	112.63	13	209.29	363.30	49	215.49	273.46	53	92.13	230.45	44	3.80	78.10	1
Liquid assets - short-term noncore funding / Nonliquid assets	-6.84	24.05	9	19.24	25.11	37	19.37	36.68	30	12.80	16.27	43	-3.75	6.90	20
Net loans and leases / Total deposits	107.99	79.04	92	84.49	76.73	68	83.63	72.79	74	89.30	84.20	61	102.76	90.96	82
Net loans and leases / Core deposits	116.07	86.19	89	90.39	81.53	71	88.20	78.25	72	102.08	91.10	76	156.39	102.55	98
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-10.79	-10.05	41		0.20			0.12			0.88			0.36	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-3.11	-19.27	90	0.34	1.32	32	-0.85	-0.25	33	2.15	3.63	32	1.18	1.28	54
Structured notes appreciation (depreciation) / Tier 1 capital	-0.82	-0.47	26		-0.01			-0.02			0.03			-0.02	
Percent of Investment Securities															
Held-to-maturity securities	73.61	26.09	94	0	6.93	25	0	14.28	13	0	5.36	26	0	7.25	23
Available-for-sale securities	25.68	71.92	4	99.94	91.99	71	99.29	83.77	74	99.96	93.39	73	99.96	91.33	73
U.S. Treasury securities	0.07	9.62	20	0.06	2.21	51	0.04	6.70	26	0.06	1.22	64	0.04	2.07	57
US agency securities (excluding mortgage-backed securities)	0.26	4.10	33	0	9.49	4	0.40	4.12	32	0	8.39	5	0	8.16	7
Municipal securities	10.50	8.02	66	0.35	17.33	14	4.35	8.22	47	0.14	18.61	10	0.10	15.40	9
Mortgage-backed securities	76.99	62.34	73	86.43	55.09	88	81.47	66.54	71	92.53	54.48	94	94.32	57.07	98
Asset-backed securities	0.22	4.33	42	0	2.25	29	0	2.50	24	0	1.97	32	0	1.70	34
Other debt securities	11.25	3.02	87	13.10	3.85	87	13.03	3.08	89	7.22	4.34	74	5.50	3.73	73
Mutual funds and equity securities	0.71	0.27	81	0.06	0.46	52	0.71	0.29	80	0.04	0.44	50	0.04	0.49	43
Debt securities 1 year or less	12.44	9.28	70	0.46	10.75	8	5.81	7.78	54	0.44	13.69	6	0	13.55	1
Debt securities 1 to 5 years	7.92	20.14	23	14.61	17.50	48	10.03	18.25	35	8.73	20.49	30	7.71	23.43	23
Debt securities over 5 years	78.92	68.28	61	84.87	68.16	77	83.44	71.11	68	90.79	61.87	91	92.24	58.63	93
Pledged securities	44.32	31.26	72	19.07	37.24	25	33.06	32.26	52	23.54	44.55	26	14.61	43.76	17
Structured notes, fair value	0.22	0.20	82	0	0.24	35	0	0.11	40	0	0.03	42	0	0.09	39
Percent Change from Prior Like Quarter															
Short-term investments	-55.39	-40.81	39	185.62	47.70	92	89.27	27.98	85	1,215.58	136.94	97	37.72	32.84	66
Investment securities	34.62	11.76	82	1.02	37.22	15	48.55	31.36	74	-20.45	16.36	8	25.37	4.80	87
Core deposits	38.85	4.57	96	43.63	15.71	96	61.50	16.94	96	60.97	23.17	95	10.06	9.96	55
Noncore funding	332.53	36.20	96	-64.04	-26.53	5	-36.49	-14.79	22	-58.61	-12.78	4	5.07	4.16	52

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			911,149	553,312	528,329
Commit: Secured commercial real estate loans	511,329	84,214	121,407	63,110	101,618
Commit: Unsecured real estate loans	55,373	50,726	40,093	24,637	51,461
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	17,455	14,452	14,576	15,589	10,769
Standby letters of credit	0	0	0	0	0
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	0
Written options contracts (interest rate)	0	0	0	0	0
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	0	0	0	0	0
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets														
Loan commitments (reported semiannually, June/Dec)						8.93	22.78	6	7.95	16.09	11	8.37	16.97	10
Standby letters of credit	0.14	0.66	14	0.19	0.31	38	0.14	0.65	11	0.22	0.31	47	0.17	0.36
Commercial and similar letters of credit	0	0.02	21	0	0.01	36	0	0.02	20	0	0.01	37	0	0.01
Securities lent	0	0.08	42	0	0	49	0	0.10	41	0	0	49	0	0.49
Credit derivatives - notional amount (holding company as guarantor)	0	0.27	27	0	0	45	0	0.24	27	0	0	46	0	0.47
Credit derivatives - notional amount (holding company as beneficiary)	0	0.17	29	0	0	47	0	0.18	29	0	0	47	0	0.48
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.20	34	0	0	47	0	0.18	34	0	0.02	46	0	0.01
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.19	33	0	0	48	0	0.13	34	0	0	46	0	0.47
Derivative contracts	0	44.74	1	0	3.73	32	0	46.30	1	0	3.72	32	0	2.95
Interest rate contracts	0	32.78	1	0	3.66	32	0	32.46	1	0	3.62	32	0	2.87
Interest rate futures and forward contracts	0	3.53	14	0	0.12	38	0	3.25	12	0	0.20	38	0	0.08
Written options contracts (interest rate)	0	1.49	10	0	0.15	37	0	1.41	8	0	0.24	37	0	0.13
Purchased options contracts (interest rate)	0	1.57	23	0	0.01	45	0	1.31	23	0	0.03	44	0	0.02
Interest rate swaps	0	23.04	4	0	2.95	32	0	20.49	4	0	2.58	34	0	2.19
Foreign exchange contracts	0	6.65	26	0	0	47	0	6.30	26	0	0	47	0	0.47
Futures and forward foreign exchange contracts	0	4.26	27	0	0	47	0	3.78	27	0	0	47	0	0.47
Written options contracts (foreign exchange)	0	0.04	40	0	0	49	0	0.04	40	0	0	49	0	0.48
Purchased options contracts (foreign exchange)	0	0.04	40	0	0	49	0	0.04	40	0	0	49	0	0.48
Foreign exchange rate swaps	0	0.85	38	0	0	49	0	0.76	38	0	0	49	0	0.49
Equity, commodity, and other derivative contracts	0	1.18	35	0	0	49	0	0.92	34	0	0	48	0	0.48
Commodity and other futures and forward contracts	0	0.09	43	0	0	49	0	0.07	43	0	0	49	0	0.49
Written options contracts (commodity and other)	0	0.41	39	0	0	49	0	0.32	38	0	0	49	0	0.48
Purchased options contracts (commodity and other)	0	0.31	39	0	0	49	0	0.21	38	0	0	49	0	0.48
Commodity and other swaps	0	0.31	37	0	0	50	0	0.31	38	0	0	49	0	0.49
Percent of Average Loans and Leases														
Loan commitments (reported semiannually, June/Dec)						15.54	44.98	8	10.34	24.20	9	10.45	24.81	9

Derivative Instruments

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	0	0	0	0	0
Written options	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Purchased options	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Swaps	0	0	0	0	0
Held for trading.....	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	0	0	0	0	0
One year or less	0	0	0	0	0
Over 1 year to 5 years	0	0	0	0	0
Over 5 years	0	0	0	0	0
Gross negative fair value (absolute value)	0	0	0	0	0
Gross positive fair value.....	0	0	0	0	0
Held for trading.....	0	0	0	0	0
Non-traded.....	0	0	0	0	0
Current credit exposure on risk-based capital derivative contracts	0	0	0	0	0
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Notional Amount															
Interest rate contracts		93.95			99.84			94.17			99.50			99.57	
Foreign exchange contracts		3.10			0.16			3.47			0.19			0.14	
Equity, commodity, and other contracts		1.15			0			1.14			0			0.07	
Futures and forwards		9.12			8.32			11.16			15.03			14.06	
Written options		5.29			6.92			6.28			10.24			11.73	
Exchange-traded		0.14			0			0.12			0			0	
Over-the-counter		4.93			6.92			5.96			10.24			10.84	
Purchased options		4.14			1.35			3.27			2.13			2.45	
Exchange-traded		0.14			0			0.12			0			0	
Over-the-counter		3.58			1.35			2.87			2.13			2.28	
Swaps		77.96			80.97			74.26			71.83			64.61	
Held for trading		38.03			22.75			40.42			16.03			15.01	
Interest rate contracts		31.70			14.59			34.15			16.37			16.17	
Foreign exchange contracts		1.66			0			1.68			0			0.11	
Equity, commodity, and other contracts		0.57			0			0.60			0			0	
Non-traded		61.97			77.25			59.58			83.97			84.99	
Interest rate contracts		57.96			77.05			56.71			83.02			84.69	
Foreign exchange contracts		0.39			0			0.40			0			0.01	
Equity, commodity, and other contracts		0.10			0			0.09			0			0.01	
Derivative contracts (excluding futures and forex 14 days or less)		93.16			82.90			92.53			79.60			80.07	
One year or less		37.29			10.02			27.56			15.52			15.20	
Over 1 year to 5 years		22.61			23.89			27.01			19.75			22.92	
Over 5 years		26.09			40.11			29.89			32.47			34.12	
Gross negative fair value (absolute value)		2.48			1.73			0.98			2.84			1.30	
Gross positive fair value		2.55			1.45			1.34			2.25			1.14	
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.10	2	0	0.01	32	0	0.04	2	0	0.01	33	0	0	32
Gross positive fair value (X)	0	0.10	1	0	0.01	32	0	0.05	1	0	0.01	33	0	0	32
Held for trading (X)	0	0.06	23	0	0	43	0	0.04	22	0	0	44	0	0	44
Non-traded (X)	0	0.02	4	0	0	34	0	0.01	5	0	0	35	0	0	34
Current credit exposure (X)	0	0.06	6	0	0	35	0	0.04	6	0	0.02	21	0	0.01	18
Credit losses on derivative contracts	0	0	50	0	0	50	0	0	46	0	0	48	0	0	50
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	50	0	0	47	0	0	50	0	0	50
90+ days past due	0	0	48	0	0	50	0	0	47	0	0	50	0	0	50
Other Ratios															
Current credit exposure / Risk-weighted assets	0	0.70	6	0	0.07	33	0	0.46	5	0	0.27	18	0	0.10	18

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	33,776	24,200	24,200	20,800	19,000
Gross losses	372	627	1,824	1,844	2,690
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	355	864	998	1,003	1,853
Net losses	17	-237	826	841	837
Provision for loan and lease losses	-859	-3,452	859	-499	2,637
Adjustments	0	0	9,543	4,740	0
Ending balance	32,900	20,985	33,776	24,200	20,800
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.01	0.09	14	-0.06	-0.02	36	0.01	-0.09	77	-0.01	0.38	0	0.04	0.12	29
Provision for loan and lease losses / Average loans and leases	-0.01	0.16	15	-0.08	-0.03	37	0.01	-0.16	77	-0.01	0.53	0	0.05	0.16	25
Provision for loan and lease losses / Net loan and lease losses	-5,052.94	151.30	3	1,456.54	148.99	88	104	-105.48	76	-59.33	672.96	9	315.05	142.73	85
Allowance for loan and lease losses / Total loans and leases not held for sale	0.32	1.17	4	0.40	1.31	2	0.49	1.23	6	0.50	1.35	4	0.46	0.94	4
Allowance for loan and lease losses / Total loans and leases	0.32	1.15	6	0.36	1.29	2	0.46	1.20	7	0.46	1.33	4	0.41	0.93	6
Allowance for loan and lease losses / Net loans and leases losses (X)	1,451.47	38.64	97		59.09		40.89	21.39	81	28.78	25.33	73	24.85	17.18	79
Allowance for loan and lease losses / Nonaccrual assets	292.70	428.13	45	112.18	444.45	9	405.47	364.13	72	116.56	336.78	14	160.67	315.75	42
ALLL / 90+ days past due + nonaccrual loans and leases	265.79	320.87	53	112.18	435.18	13	405.47	287.08	76	115.89	293.46	19	155.82	283.41	44
Gross loan and lease losses / Average loans and leases	0.01	0.16	3	0.01	0.10	16	0.03	0.19	9	0.03	0.16	14	0.05	0.16	27
Recoveries / Average loans and leases	0.01	0.07	6	0.02	0.05	34	0.02	0.08	14	0.02	0.04	37	0.04	0.05	56
Net losses / Average loans and leases	0	0.09	19	-0.01	0.05	23	0.01	0.11	18	0.02	0.11	18	0.02	0.11	23
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	48	0	0	43	0	0	48	0	0	49
Recoveries / Prior year-end losses	19.46	34.26	23	46.85	32.31	73	54.12	34.67	79	37.29	42.12	58	44.25	41.80	62
Earnings coverage of net loan and lease losses (X)	7,529.35	36.38	99	-489.40	-2.85	6	184.80	39.72	91	140.63	33.55	89	98.13	22.46	85
Net Loan and Lease Losses By Type															
Real estate loans	0	-0.01	66	0	0.01	44	0.02	0.02	68	0	0.04	32	0	0.02	33
Real estate loans secured by 1–4 family	0	-0.02	76	0	-0.01	59	0.11	-0.02	95	0	0.01	47	0	0.02	36
Revolving	0.01	-0.06	87	0	-0.02	58	1.47	-0.07	98	0	0	54	0	0.02	47
Closed-end	0	-0.01	70	0	-0.01	60	0	-0.01	67	0	0.01	46	0	0.02	34
Commercial real estate loans	0	0	56	0	0.02	48	0	0.04	31	0	0.05	34	0	0.02	44
Construction and land development	0	-0.02	73	0	-0.01	61	0	0	64	0	0	57	0	-0.02	62
1–4 family	0	0	59	0	0	55	0	0	57	0	0	50	0	0	54
Other	0	-0.01	71	0	-0.01	59	0	0	64	0	-0.01	59	0	-0.02	62
Multifamily	0	0	56	0	0	53	0	0.01	48	0	0	51	0	0	56
Nonfarm nonresidential	0	0	55	0	0.03	45	0	0.05	29	0	0.07	34	0	0.03	38
Owner-occupied	0	0	59	0	0	54	0	0.01	44	0	0.01	40	0	0.01	44
Other	0	0.01	53	0	0.02	44	0	0.04	35	0	0.04	40	0	0.01	41
Real estate loans secured by farmland		0		0.01			0	0	54		0.01		0	0.01	45
Commercial and industrial loans	-0.01	0.11	25	-0.07	0.13	14	-0.04	0.17	10	0	0.20	17	0.15	0.27	45
Loans to individuals		0.76			0.46			0.71		0.01	0.66	1	0.03	0.74	6
Credit card loans		1.94			0.87			1.84			1.71			1.89	
Agricultural loans		0.02			0			0.02			0.01			0.02	
Loans to foreign governments and institutions		0.05						0							
Other loans and leases	0.01	0.13	50	0.06	0.32	63	0.03	0.10	53	0.36	0.44	76	0.14	0.14	72

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2022	09/30/2021		12/31/2021		12/31/2020		12/31/2019							
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases.....	4,617		4,280		5,329		2,597		11,792						
90+ days past due loans and leases	1,138		0		0		120		403						
Nonaccrual loans and leases.....	11,240		18,707		8,330		20,762		12,946						
Total past due and nonaccrual loans and leases.....	16,995		22,987		13,659		23,479		25,141						
Restructured 30–89 days past due	0		0		0		0		0						
Restructured 90+ days past due	0		0		0		0		0						
Restructured nonaccrual	2,550		3,270		3,174		4,109		5,137						
Total restructured loans and leases	2,550		3,270		3,174		4,109		5,137						
30–89 days past due loans held for sale	0		0		0		0		0						
90+ days past due loans held for sale.....	0		0		0		0		0						
Nonaccrual loans held for sale	0		0		0		0		0						
Total past due and nonaccrual loans held for sale.....	0		0		0		0		0						
Restructured loans and leases in compliance	1,043		3,096		2,709		3,348		2,945						
Other real estate owned.....	6,210		0		6,210		0		0						
Other Assets															
30–89 days past due	0		0		0		0		0						
90+ days past due	0		0		0		0		0						
Nonaccrual.....	0		0		0		0		0						
Total other assets past due and nonaccrual.....	0		0		0		0		0						
Percent of Loans and Leases															
30–89 days past due loans and leases.....	0.04	0.33	6	0.07	0.18	30	0.07	0.32	9	0.05	0.26	10	0.23	0.31	46
90+ days past due loans and leases	0.01	0.10	34	0	0.03	20	0	0.10	10	0	0.04	43	0.01	0.03	53
Nonaccrual loans and leases.....	0.11	0.37	13	0.32	0.49	42	0.11	0.46	11	0.39	0.60	36	0.26	0.48	26
90+ days past due and nonaccrual loans and leases.....	0.12	0.52	9	0.32	0.55	38	0.11	0.62	6	0.39	0.67	31	0.26	0.54	25
30–89 days past due restructured.....	0	0.01	18	0	0	41	0	0.01	21	0	0	32	0	0	29
90+ days past due restructured	0	0.01	31	0	0	48	0	0	30	0	0	45	0	0	45
Nonaccrual restructured.....	0.02	0.09	33	0.06	0.03	76	0.04	0.10	38	0.08	0.09	57	0.10	0.07	69
30–89 days past due loans held for sale	0	0	40	0	0	48	0	0	40	0	0	47	0	0	47
90+ days past due loans held for sale.....	0	0	42	0	0	48	0	0	41	0	0	48	0	0	48
Nonaccrual loans held for sale	0	0	40	0	0	47	0	0	40	0	0	46	0	0	48
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.04	0.33	6	0.07	0.18	30	0.07	0.32	9	0.05	0.26	10	0.23	0.31	46
90+ days past due assets	0.01	0.10	32	0	0.03	20	0	0.10	9	0	0.04	43	0.01	0.03	53
Nonaccrual assets	0.11	0.37	13	0.32	0.49	42	0.11	0.47	11	0.39	0.60	36	0.26	0.48	26
30+ days past due and nonaccrual assets	0.16	0.89	2	0.40	0.75	28	0.18	0.97	4	0.44	0.95	18	0.50	0.87	22
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.10	0.33	16	0.24	0.36	42	0.08	0.36	10	0.30	0.47	36	0.21	0.39	30
90+ days past due and nonaccrual assets + other real estate owned	0.15	0.35	20	0.24	0.39	34	0.14	0.37	15	0.30	0.52	34	0.21	0.45	27
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.15	0.38	20	0.28	0.41	38	0.17	0.41	16	0.35	0.63	27	0.25	0.56	20
Allowance for loan and lease losses	56.21	55.46	58	103.90	52.38	84	51.07	62.64	51	99.63	72.10	74	76.40	92.08	50
Equity capital + allowance for loan and lease losses	1.60	3.63	22	2.77	3.72	41	1.57	3.60	19	3.35	5.64	29	2.50	4.77	24
Tier 1 capital + allowance for loan and lease losses	1.94	3.90	25	3.17	4.07	42	1.96	4.30	18	3.93	6.21	30	2.98	5.30	27
Loans and leases + other real estate owned	0.18	0.61	12	0.38	0.64	31	0.23	0.71	12	0.45	0.92	23	0.31	0.78	14

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.05	0.23	12	0.06	0.15	34	0.08	0.26	22	0.03	0.25	8	0.25	0.28	57
	90+ days past due		0.01	0.11	51	0	0.02	28	0	0.12	15	0	0.04	25	0.01	0.03	58
	Nonaccrual.....		0.09	0.41	13	0.34	0.48	45	0.09	0.52	12	0.39	0.63	39	0.14	0.45	17
Commercial and industrial	30–89 days past due		0	0.29	6	0	0.18	10	0.01	0.24	7	0.11	0.15	54	0.05	0.22	25
	90+ days past due		0.01	0.06	41	0	0.01	34	0	0.04	18	0.02	0.02	77	0	0.02	30
	Nonaccrual.....		0.28	0.47	38	0.38	0.61	52	0.27	0.57	33	0.56	0.61	61	1.56	0.74	82
Individuals	30–89 days past due		0	0.83	4	11.59	0.40	99	0	0.63	6	0	0.52	7	0.22	0.60	31
	90+ days past due		0	0.10	20	0	0.02	34	0	0.09	17	0	0.02	30	0	0.02	31
	Nonaccrual.....		0.08	0.17	46	0	0.12	16	0	0.17	11	0	0.14	16	0	0.12	16
Depository institution loans	30–89 days past due			0			0			0.01				0			0
	90+ days past due			0			0			0				0			0
	Nonaccrual.....			0			0			0				0			0
Agricultural	30–89 days past due			0.09			0.07			0.07				0.07			0.10
	90+ days past due			0			0			0				0			0
	Nonaccrual.....			0.27			0.25			0.70				0.57			0.80
Foreign governments	30–89 days past due			0						0.50							
	90+ days past due			0						0							
	Nonaccrual.....			0.14						0.15							
Other loans and leases	30–89 days past due		0.05	0.13	56	0.05	0.22	67	0.11	0.12	66	0.27	0.67	66	0.30	0.28	77
	90+ days past due		0	0.01	33	0	0.01	39	0	0.01	34	0	0	40	0	0	40
	Nonaccrual.....		0	0.06	23	0	0.19	37	0	0.09	21	0.04	0.10	76	0	0.04	37

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
		Memoranda														
1–4 family	30–89 days past due	0.02	0.39	4	0	0.25	3	0.18	0.46	25	0	0.46	5	0.24	0.53	30
	90+ days past due	0	0.22	45	0	0.03	31	0	0.24	18	0	0.06	28	0	0.05	28
	Nonaccrual	0.25	0.58	29	1.62	0.52	93	0.34	0.71	25	1.34	0.67	87	0.19	0.55	18
Revolving	30–89 days past due	0.36	0.31	58	0	0.18	13	0.98	0.28	91	0.08	0.25	38	6.29	0.36	99
	90+ days past due	0.04	0.02	77	0	0.01	41	0	0.02	35	0	0.01	41	0	0.01	37
	Nonaccrual	0.03	0.86	11	20.53	0.45	99	0.05	1.18	15	9.41	0.46	98	0.99	0.34	90
Closed-end	30–89 days past due	0	0.41	3	0	0.26	4	0.12	0.49	17	0	0.48	5	0.03	0.56	7
	90+ days past due	0	0.25	21	0	0.03	33	0	0.26	18	0	0.06	29	0	0.05	29
	Nonaccrual	0.27	0.57	36	0.96	0.53	79	0.36	0.67	34	1.01	0.69	78	0.17	0.57	16
Junior lien	30–89 days past due	0	0.01	15	0	0.01	26	0	0.01	11	0	0.01	36	0	0.02	32
	90+ days past due	0	0	38	0	0	45	0	0	36	0	0	44	0	0	41
	Nonaccrual	0	0.02	11	0	0.02	18	0	0.03	8	0	0.03	12	0	0.03	11
Commercial real estate	30–89 days past due	0.06	0.13	38	0.08	0.09	62	0.06	0.15	41	0.03	0.14	38	0.25	0.15	76
	90+ days past due	0.02	0.01	75	0	0.01	39	0	0.01	28	0	0.02	35	0.01	0.02	75
	Nonaccrual	0.06	0.29	20	0.06	0.44	21	0.04	0.38	11	0.17	0.57	26	0.13	0.34	34
Construction and development	30–89 days past due	1.09	0.19	91	0	0.06	30	0	0.17	17	0	0.16	26	0	0.20	22
	90+ days past due	0	0.01	36	0	0	45	0	0.01	38	0	0.01	43	0	0.01	43
	Nonaccrual	0	0.14	16	0.81	0.11	90	0.34	0.20	80	1.09	0.21	89	1.42	0.18	93
1–4 family	30–89 days past due	1.09	0.02	97	0	0.01	42	0	0.02	30	0	0.03	36	0	0.05	33
	90+ days past due	0	0	45	0	0	48	0	0	44	0	0	46	0	0	47
	Nonaccrual	0	0.01	32	0	0	43	0	0.01	32	0	0.01	42	0	0.01	40
Other	30–89 days past due	0	0.13	19	0	0.03	33	0	0.13	21	0	0.09	30	0	0.12	26
	90+ days past due	0	0	38	0	0	46	0	0	41	0	0	44	0	0	44
	Nonaccrual	0	0.12	18	0.81	0.09	92	0.34	0.16	82	1.09	0.16	91	1.42	0.14	93
Multifamily	30–89 days past due	0	0.04	28	0	0.02	41	0	0.07	27	0	0.03	39	0	0.03	38
	90+ days past due	0	0	45	0	0	48	0	0	46	0	0	47	0	0	46
	Nonaccrual	0	0.06	26	0	0.07	36	0	0.17	21	0	0.10	32	0	0.03	37
Nonfarm non-residential	30–89 days past due	0.18	0.10	77	0.44	0.08	92	0.22	0.13	75	0.16	0.14	66	1.06	0.13	96
	90+ days past due	0.08	0.01	90	0	0.01	42	0	0.01	31	0	0.02	38	0.05	0.02	83
	Nonaccrual	0.34	0.36	58	0.23	0.51	38	0.12	0.45	18	0.71	0.73	57	0.43	0.36	60
Owner Occupied	30–89 days past due	0.10	0.04	80	0	0.03	21	0	0.04	10	0.13	0.05	78	1.06	0.06	98
	90+ days past due	0.08	0	96	0	0	43	0	0	37	0	0.01	40	0	0.01	40
	Nonaccrual	0.09	0.12	48	0.18	0.19	56	0.09	0.17	37	0.17	0.27	45	0.17	0.19	51
Other	30–89 days past due	0.08	0.05	75	0.44	0.04	95	0.22	0.08	85	0.03	0.06	64	0	0.05	18
	90+ days past due	0	0	39	0	0	45	0	0	37	0	0	44	0.05	0.01	91
	Nonaccrual	0.25	0.21	66	0.06	0.28	43	0.03	0.23	24	0.54	0.33	72	0.26	0.14	75
Farmland	30–89 days past due		0.09			0.05		0	0.10	31		0.08		0	0.21	28
	90+ days past due		0			0		0	0	45		0		0	0.01	45
	Nonaccrual		0.51			0.70		0	0.69	23		1.19		0	1.06	24
Credit card	30–89 days past due		1.22			0.89			0.81			1.02			0.87	
	90+ days past due		0.50			0.19			0.45			0.22			0.18	
	Nonaccrual		0.13			0.01			0.10			0.02			0	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019										
Common Equity Tier 1 Capital															
Common stock plus related surplus	720,011	436,880	720,800	433,985	433,820										
Retained earnings	421,404	323,754	346,820	250,300	175,773										
Accumulated other comprehensive income (AOCI)	-13,553	8,767	2,275	14,087	4,276										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	1,127,862	769,401	1,069,895	698,372	613,869										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	221,559	93,940	221,097	94,978	96,447										
Accumulated other comprehensive income-related adjustments	-13,553	8,767	2,275	14,087	4,276										
Other deductions from common equity tier 1 capital	0	13	8	31	63										
Subtotal:	919,856	666,681	846,515	589,276	513,083										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	919,856	666,681	846,515	589,276	513,083										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	0	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	0	0	0	0	0										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	0	0	0	0	0										
Tier 1 Capital	919,856	666,681	846,515	589,276	513,083										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	173,320	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	40,594	31,739	41,306	31,424	23,965										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	213,914	31,739	41,306	31,424	23,965										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	213,914	31,739	41,306	31,424	23,965										
Exited advanced approach tier 2 capital															
Total capital	1,133,770	698,420	887,821	620,700	537,048										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	11,793,310	8,152,716	10,262,229	6,694,664	6,316,464										
Less: Deductions from common equity tier 1 capital	221,557	93,953	221,105	95,009	96,510										
Less: Other deductions	0	0	0	0	0										
Total assets for leverage ratio	11,571,753	8,058,763	10,041,124	6,599,655	6,219,954										
Total risk-weighted assets	10,028,222	5,893,035	7,462,247	5,099,780	4,817,377										
Exited advanced approach total RWA															
Capital Ratios															
Common equity tier 1 capital, column A	9.17	11.77	10	11.31	11.06										
Common equity tier 1 capital, column B	0	0.26	46	0	50										
Tier 1 capital, column A	9.17	12.48	2	11.31	11.67										
Tier 1 capital, column B	0	0.31	46	0	50										
Total capital, column A	11.31	14.27	3	11.85	13.49										
Total capital, column B	0	0.34	46	0	50										
Tier 1 leverage	7.95	9.22	18	8.27	9.69										
Supplementary leverage ratio, advanced approaches HCs		6.74													
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
	9.17	11.77	10	11.31	11.06	40	11.34	12.37	35	11.55	10.91	45	10.65	12.50	22
	0	0.26	46	0	0	50	0	0.29	46	0	0	50	0	0	50
	9.17	12.48	2	11.31	11.67	26	11.34	13.11	22	11.55	11.60	32	10.65	13.19	13
	0	0.31	46	0	0	50	0	0.34	46	0	0	50	0	0	50
	11.31	14.27	3	11.85	13.49	13	11.90	14.91	4	12.17	13.45	13	11.15	14.63	2
	0	0.34	46	0	0	50	0	0.37	46	0	0	50	0	0	50
	7.95	9.22	18	8.27	9.69	15	8.43	8.98	33	8.93	9.65	32	8.25	10.39	8
		6.74						6.71							

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change		
																1-Year	5-Year	
Insurance Activities																		
Total insurance underwriting assets			0			0			0			0				0		
Total property and casualty assets			0			0			0			0				0		
Reinsurance recoverables (P/C)																		
Total life and health assets			0			0			0			0				0		
Reinsurance recoverables (L/H)																		
Separate account assets (L/H)			0			0			0			0				0		
Total insurance underwriting equity			0			0			0			0				0		
Total property and casualty equity			0			0			0			0				0		
Total life and health equity			0			0			0			0				0		
Total insurance underwriting net income			0			0			0			0				0		
Total property and casualty			0			0			0			0				0		
Total life and health			0			0			0			0				0		
Claims and claims adjusted expense reserves (P/C)			0			0			0			0				0		
Unearned premiums (P/C)			0			0			0			0				0		
Policyholder benefit and contractholder funds (L/H)			0			0			0			0				0		
Separate account liabilities (L/H)			0			0			0			0				0		
Insurance activities revenue			29			74			75			35				69	-60.81	-73.64
Other insurance activities income			29			74			75			35				69	-60.81	-73.64
Insurance and reinsurance underwriting income			0			0			0			0				0		
Premiums			0			0			0			0				0		
Credit related insurance underwriting			0			0			0			0				0		
Other insurance underwriting			0			0			0			0				0		
Insurance benefits, losses, expenses			0			0			0			0				0		
Net assets of insurance underwriting subsidiaries			0			0			0			0				0		
Life insurance assets			47,128			0			46,570			0				0		

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019					
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	48	0	0	40	0	0	48	0	0	48	0	0	48
Insurance underwriting assets (P/C) / Total insurance underwriting assets	51.77			50			53.11			50			60					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	48.23			50			46.89			50			40					
Separate account assets (L/H) / Total life assets	11.73			0			13.40			0			0					
Insurance activities revenue / Adjusted operating income	0.01	0.36	37	0.03	0.58	60	0.02	0.36	40	0.01	0.41	54	0.03	0.37	58			
Premium income / Insurance activities revenue	0	2.54	42	0	0.02	47	0	2.76	42	0	0.01	47	0	0.03	47			
Credit related premium income / Total premium income	32.83			100			32.99			100			100					
Other premium income / Total premium income	67.17			0			67.01			0			0					
Insurance underwriting net income / Consolidated net income	0	0.02	43	0	0	48	0	0.02	44	0	0	49	0	0	48			
Insurance net income (P/C) / Equity (P/C)	15.15			55.54			23.22			19.85			37.86					
Insurance net income (L/H) / Equity (L/H)	177.77						4.49											
Insurance benefits, losses, expenses / Insurance premiums	4,581.19			665.75			927.51			-40.91			132.57					
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0		0.07			0			0			0		
Reinsurance recovery (L/H) / Total assets (L/H)		0			0		0			0			0			0		
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	50	0	0	44	0	0	50	0	0	49			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	4.95	12.02	24	0	11.54	5	5.29	12	25	0	11.01	6	0	11.53	5			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)		0			0		0			0			0			0		
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.55	37	0	0	49	0	0.46	37	0	0	49	0	0	49	0	0	49

Foreign Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Yield: Foreign loans		0.84			0.03			0.66			0.05			0	
Cost: Interest-bearing deposits.....		0.52			0.48			0.14			1.24			2.53	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.26						0.20							
Commercial and industrial loans		0.13						0.79							2.35
Foreign governments and institutions		0.05						0							
Growth Rates															
Net loans and leases.....		20.31			-26.72			6.83			5,672.05			-47.91	
Total selected assets.....		21.10			-4.10			9.48			6.04			-25.04	
Deposits		-2.72			-17.05			0.73			-44.89			2.53	

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Securitization activities.....	1,264,079	1,703,039	1,628,766	0	0	0	-25.78	
1–4 family residential loans.....	82	2,318	2,209	0	0	0	-96.46	
Home equity lines.....	0	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0	0		
Auto loans.....	0	0	0	0	0	0		
Commercial and industrial loans.....	27,782	3,406	19,728	0	0	0	715.68	
All other loans and leases.....	1,236,215	1,697,315	1,606,829	0	0	0	-27.17	
Retained credit exposure.....	262,726	0	0	0	0	0		
1–4 family residential loans.....	0	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0	0		
Auto loans.....	0	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0	0		
All other loans and leases.....	262,726	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance).....	0	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0	0		
Home equity lines	0	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0	0		
Asset-backed commercial paper conduits.....	0	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0	0		
Activity as a Percent of Total Assets		09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019		
Securitization activities.....	10.25	22.02	15.97	0	0	0		
1–4 family residential loans.....	0	0.03	0.02	0	0	0		
Home equity lines.....	0	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0	0		
Auto loans.....	0	0	0	0	0	0		
Commercial and Industrial loans	0.23	0.04	0.19	0	0	0		
All other loans and leases	10.02	21.94	15.76	0	0	0		
Asset-backed commercial paper conduits.....	0	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0	0		
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)		09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019		
1–4 family residential loans	8.24	10.81	10.22					
Home equity lines	0.60	0.38	0.84					
Credit card receivables.....	0	0	0					
Auto loans and other consumer loans.....	0.02	0.02	0.04					
Commercial and industrial loans	13.86	10.68	12.03					
All other loans and leases.....	77.28	78.11	76.87					

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019		
	Percent of Total Securitization Activities by Type						
Retained credit exposure.....	20.78	0	0	0			
1–4 family residential loans.....	0	0	0	0			
Home equity lines.....							
Credit card receivables.....							
Auto loans.....							
Commercial and industrial loans.....	0	0	0	0			
All other loans and leases.....	21.25	0	0	0			
Unused commitments to provide liquidity (servicer advance).....	0	0	0	0			
Seller's interest carried as securities and loans	0	0	0	0			
Home equity lines.....							
Credit card receivables.....							
Commercial and industrial loans	0	0	0	0			
Percent of Tier 1 Capital							
Total retained credit exposure.....	28.56	0	0	0	0		
Total retained credit exposure and asset sale credit exposure	28.56	0	0	0	0		
Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
30–89 Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	0	
Auto loans	0	0	0	0	0	0	
Commcial and industrial loans	0	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	0	
90+ Days Past Due Securitized Assets							
1–4 family residential loans	82	86	85	0	0	0	-4.65
Home equity lines.....	0	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	0	
Auto loans	0	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	0	
All other loans and leases.....	0	2,121	0	0	0	0	
Total 90+ days past due securitized assets	82	2,207	85	0	0	0	-96.28
Total past due securitized assets.....	82	2,207	85	0	0	0	-96.28
Net Losses on Securitized Assets							
1–4 family residential loans	0	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	0	
Auto loans	0	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0		
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans	0	0	0		
All other loans and leases	0	0	0		
Total 30–89 days past due securitized assets	0	0	0		
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	100	3.71	3.85		
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans	0	0	0		
All other loans and leases	0	0.12	0		
Total 90+ days past due securitized assets	0.01	0.13	0.01		
Total past due securitized assets percent of securitized assets	0.01	0.13	0.01		
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0		
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans	0	0	0		
All other loans and leases	0	0	0		
Total net losses on securitized assets	0	0	0		
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0	0	0.12		
Home equity lines	0.36	0	0.98		
Credit card receivables					
Commercial and industrial loans	0	0	0.01		
All other loans and leases	0.05	0.07	0.05		
Total managed loans past due 30–89 days	0.04	0.06	0.06		
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.01	0.01	0.01		
Home equity lines	0.04	0	0		
Credit card receivables					
Commercial and industrial loans	0	0	0		
All other loans and leases	0.01	0.04	0		
Total managed loans past due 90+ days	0.01	0.03	0		
Total Past Due Managed Assets	0.05	0.09	0.06		
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	0	0	0		
Home equity lines	0.01	0	1.47		
Credit card receivables					
Commercial and industrial loans	-0.01	-0.07	-0.04		
All other loans and leases	0	0	0		
Net Losses on Managed Assets Percent of Total Managed Assets	0	0	0.01		

Parent Company Income Statement

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		0	22,000	22,000	10,000	15,000	-100.00	
Dividends		0	22,000	22,000	10,000	15,000	-100.00	
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from nonbank subsidiaries		0	0	0	0	0		
Dividends		0	0	0	0	0		
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from subsidiary holding companies								
Dividends								
Interest								
Management and service fees								
Other income								
Total income from subsidiaries		0	22,000	22,000	10,000	15,000	-100.00	
Securities gains (losses)		0	0	0	0	0		
Other operating income		0	0	0	0	0		
Total operating income		0	22,000	22,000	10,000	15,000	-100.00	
Operating Expenses								
Personnel expenses		919	711	972	1,343	1,517	29.25	-6.80
Interest expense		4,720	216	246	169	356	2085.19	985.06
Other expenses		2,226	2,744	4,192	1,971	3,066	-18.88	-28.70
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		7,865	3,671	5,410	3,483	4,939	114.25	73.12
Income (loss) before taxes		-7,865	18,532	17,862	6,421	10,143		
Applicable income taxes (credit)		-2,284	-1,219	-1,099	-1,039	-1,435		
Extraordinary items								
Income before undistributed income of subsidiaries		-5,581	19,751	18,961	7,460	11,578		
Equity in undistributed income of subsidiaries		98,739	65,884	90,550	76,909	44,661	49.87	253.30
Bank subsidiaries		95,930	62,683	85,213	74,977	43,134	53.04	276.20
Nonbank subsidiaries		2,809	3,201	5,337	1,932	1,527	-12.25	14.75
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		93,158	85,635	109,511	84,369	56,239	8.78	268.08
Memoranda								
Bank net income		95,930	84,683	107,213	84,977	58,134	13.28	276.20
Nonbank net income		2,809	3,201	5,337	1,932	1,527	-12.25	14.75
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	09/30/2022	% of Total Assets	09/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		1,234,652	93.47	765,682	94.81	1,076,262	95.27	702,140	614,079	61.25	264.16
Common and preferred stock		1,228,120	92.97	756,035	93.61	1,071,657	94.86	697,647	610,968	62.44	266.00
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		6,532	0.49	9,647	1.19	4,605	0.41	4,493	3,111	-32.29	87.16
Investment in nonbank subsidiaries		11,350	0.86	5,767	0.71	7,932	0.70	2,445	2,890	96.81	227.09
Common and preferred stock		10,891	0.82	5,767	0.71	7,932	0.70	2,445	2,421	88.85	213.86
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		459	0.03	0	0	0	0	0	469		
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0	0	
Securities		8,570	0.65	540	0.07	8,569	0.76	338	434	1487.04	
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution		36,006	2.73	12,174	1.51	21,763	1.93	4,692	7,064	195.76	205.32
Cash and due from unrelated depository institution		0	0	0	0	0	0	0	0	0	
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	0	0	
Intangible assets		0	0	0	0	0	0	0	0	0	
Other assets		30,392	2.30	23,469	2.91	15,159	1.34	13,645	14,267	29.50	738.40
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total assets		1,320,970	100.00	807,632	100.00	1,129,685	100.00	723,260	638,734	63.56	269.06
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	
Securities sold (repos)		0	0	0	0	0	0	0	0	0	
Commercial paper		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less		0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year		0	0	12,500	1.55	18,500	1.64	14,000	10,000	-100.00	-100.00
Subordinated notes and debentures		173,320	13.12	0	0	25,696	2.27	0	0	0	
Other liabilities		25,685	1.94	21,485	2.66	13,234	1.17	10,030	14,865	19.55	1550.71
Balance due to subsidiaries and related institutions		0	0	6,816	0.84	8,204	0.73	3,519	0	-100.00	-100.00
Total liabilities		199,005	15.07	40,801	5.05	65,634	5.81	27,549	24,865	387.75	1038.93
Equity Capital		1,121,965	84.93	766,831	94.95	1,064,051	94.19	695,711	613,869	46.31	229.55
Perpetual preferred stock (income surplus)		0	0	0	0	0	0	0	0	0	
Common stock		56	0	45	0.01	56	0	45	45	24.44	60.00
Common surplus		719,955	54.50	436,835	54.09	720,744	63.80	433,941	433,775	64.81	176.24
Retained earnings		415,507	31.45	321,184	39.77	340,976	30.18	247,638	175,773	29.37	404.42
Accumulated other comprehensive income		-13,553	-1.03	8,767	1.09	2,275	0.20	14,087	4,276		
Other equity capital components		0	0	0	0	0	0	0	0	0	
Total liabilities and equity capital		1,320,970	100.00	807,632	100.00	1,129,685	100.00	723,260	638,734	63.56	269.06
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries		0	0	6,816	0.84	8,204	0.73	3,519	0	-100.00	
Notes payable to subsidiaries that issued TPS		0	0	0	0	0	0	0	0	0	
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	

Parent Company Analysis—Part 1

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Profitability															
Net income / Average equity capital	11.26	11.02	58	12.80	12.18	57	11.74	11.94	54	12.91	9.11	83	9.54	10.58	35
Bank net income / Average equity investment in banks	10.95	11.60	47	15.58	12.46	84	13.50	11.80	70	13.05	9.38	82	9.90	10.85	37
Nonbank net income / Average equity investment in nonbanks	38.88	9.71	94	104.78	13.68	94	110.15	13.12	97	123.03	9.69	96	81.34	12.07	96
Subsidiary HCs net income / Average equity investment in sub HCs		8.41			9.75			10.11			8.82			15.16	
Bank net income / Parent net income	102.98	98.76	53	98.89	103.10	16	97.90	96.79	29	100.72	104.93	26	103.37	103.77	49
Nonbank net income / Parent net income	3.02	2.50	76	3.74	0.67	89	4.87	3.40	74	2.29	1.04	80	2.72	1.08	81
Subsidiary holding companies' net income / Parent net income		85.68			92.97			65.35			101.16			92.33	
Leverage															
Total liabilities / Equity capital	17.74	18.39	63	5.32	11.38	35	6.17	16.81	29	3.96	11.62	35	4.05	9.66	36
Total debt / Equity capital	15.45	12.61	72	1.63	5.73	51	4.15	11.71	32	2.01	5.79	51	1.63	3.93	57
Total debt + notes payable to subs that issued TPS / Equity capital	15.45	14.76	61	1.63	9.61	32	4.15	13.63	24	2.01	9.67	31	1.63	7.99	29
Total debt + Loans guaranteed for affiliate / Equity capital	15.45	12.68	71	1.63	5.73	51	4.15	11.77	32	2.01	5.79	51	1.63	3.97	57
Total debt / Equity capital – excess over fair value	15.45	12.75	72	1.63	5.73	51	4.15	11.81	32	2.01	5.79	51	1.63	3.93	57
Long-term debt / Equity capital	15.45	11.91	74	1.63	5.63	52	4.15	10.95	32	2.01	5.67	52	1.63	3.86	57
Short-term debt / Equity capital	0	0.48	40	0	0	48	0	0.57	38	0	0.01	46	0	0.01	46
Current portion of long-term debt / Equity capital	0	0.09	42	0	0	46	0	0.06	41	0	0	47	0	0	47
Excess cost over fair value / Equity capital	0	0.09	40	0	0	45	0	0.05	41	0	0	45	0	0	46
Long-term debt / Consolidated long-term debt	100	39.59	97	100	25.24	97	100	39.86	95	100	20.97	97	35.82	14.37	78
Double Leverage															
Equity investment in subs / Equity capital	110.43	104.01	77	99.34	105.02	28	101.46	103.22	46	100.63	104.49	39	99.92	104.21	32
Total investment in subs / Equity capital	111.06	109.29	70	100.60	105.33	38	101.89	108.40	39	101.28	104.82	41	100.50	104.48	38
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.94	0.39	76	-0.04	0.39	30	0.14	0.29	47	0.05	0.49	40	-0.01	0.44	34
Equity investment in subs – equity cap / Net income-div (X)	1.18	1.15	59		1.11		0.17	1.05	12	0.06	1.45	5		1.47	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	8.62	130.36	6	147.33	124.85	75	107.16	152.85	31	69.05	121.76	19	118.53	153.39	46
Cash from ops + noncash items + op expense / Op expense + dividend	-41.34	118.32	10	146.55	133.48	71	27.58	154.48	7	273.44	138.81	89	341.53	152.31	90
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	131.66	105.80	75	112.73	97.73	70	111.61	98.54	66	94.06	140.42	23	100.63	105.99	40
Pretax operating income + interest expense / Interest expense	-66.63	1,565.66	9	8,679.63	1,305.64	92	7,360.98	1,835.33	92	3,899.41	2,318.94	80	2,949.16	17,211.14	68
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	-66.63	1,454.22	7	8,679.63	1,307.27	92	7,360.98	1,770.77	92	3,899.41	1,435.81	86	2,949.16	2,481.22	83
Dividends + interest from subsidiaries / Interest expense + dividends	0	150.57	2	178.79	131.41	74	134.21	174.12	42	78.91	137	20	161.59	196.13	59
Fees + other income from subsidiaries / Salary + other expenses	0	10.18	35	0	4.29	39	0	11.92	32	0	4.45	39	0	3.91	38
Net income / Current part of long-term debt + preferred dividends (X)		26.99			384.53			47.61			52.16			71.69	
Other Ratios															
Net assets that reprice within 1 year / Total assets	-9.75	3.60	2	1.87	2.35	55	1.66	3.44	48	1.15	2.19	56	1.50	1.59	64
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.30			0			0.17			0			0	
Nonaccrual		0.65			0			0.92			0			8.16	
Total		0.95			0			1.09			0			8.16	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	50	0	0	49	0	0	50	0	0	49
To nonbank subsidiaries	0	0.01	47	0	0	50	0	0.02	46	0	0	49	0	0	49
To subsidiary holding companies	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Total	0	0.01	47	0	0	50	0	0.02	46	0	0	49	0	0	49
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.13	1.77	54	0.03	0.07	71	0.04	1.76	46	0.04	0.09	70	0.10	0.13	72
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.06	40	0	0	49	0	0.06	40	0	0	49	0	0	49

Parent Company Analysis—Part 2

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....		70.90			61.21	71.85	38	85.15	66.37	70	167.60	79.13	92	77.10	65.39
Dividends declared / Net income	20	31.93	28	14.12	21.14	34	14.74	28.27	23	14.82	29.39	26	15.87	25.65	32
Net income – dividends / Average equity.....	9.01	7.51	70	10.99	9.40	76	10.01	8.62	70	11	6.36	88	8.03	7.61	57
Percent of Dividends Paid															
Dividends from bank subsidiaries	0	133.26	10	181.98	140.94	71	136.26	155.92	47	79.98	130.75	20	168.03	160.93	63
Dividends from nonbank subsidiaries	0	2.76	25	0	1.09	30	0	4.90	22	0	3.01	28	0	2.59	28
Dividends from subsidiary holding companies.....	0	4.73	45	0	0	47	0	5.91	45	0	0	48	0	0	48
Dividends from all subsidiaries	0	183.35	4	181.98	154.27	69	136.26	203.53	39	79.98	158.62	15	168.03	209.89	59
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	0	43.79	8	25.98	32.44	44	20.52	45.96	20	11.77	43.52	19	25.80	45.88	31
Interest income from bank subsidiaries.....	0	0.21	26	0	0.02	35	0	0.11	24	0	0.05	33	0	0.09	32
Management and service fees from bank subsidiaries	0	0.95	38	0	0.43	44	0	0.88	38	0	0.57	43	0	0.47	43
Other income from bank subsidiaries.....	0	0	46	0	0	45	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries	0	52.71	4	25.98	35	42	20.52	51.33	20	11.77	51.02	18	25.80	48.40	28
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	0	47.96	14	0	52.68	13	0	62.63	8	0	99.52	10	0	76.61	11
Interest income from nonbank subsidiaries.....	0	3.25	35	0	0.05	46	0	2.44	31	0	0.07	45	0	0.91	44
Management and service fees from nonbank subsidiaries	0	0.51	41	0	0	47	0	0.37	40	0	0.02	47	0	0.02	47
Other income from nonbank subsidiaries.....	0	0.12	46	0	0.01	46	0	0.07	45	0	0.11	47	0	0.01	47
Operating income from nonbank subsidiaries	0	64.26	10	0	55.52	9	0	87.22	3	0	105.70	7	0	83.73	9
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		72.55			42.23			38.10			29.39			65.48	
Interest income from subsidiary holding companies		15.40			0			5.26			0			0	
Management and service fees from subsidiary holding companies.....		0.27			0			0.73			0			0	
Other income from subsidiary holding companies.....		-3			0			-0.40			0			0	
Operating income from subsidiary holding companies.....		85.23			42.23			58.37			29.39			65.48	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries		67.73		100	70.85	94	100	74.16	94	100	76.69	93	100	77.61	93
Interest income from bank subsidiaries.....		0.98		0	0.14	35	0	0.23	23	0	0.11	33	0	0.23	32
Management and service fees from bank subsidiaries		1.25		0	1.67	44	0	1.44	37	0	0.96	43	0	0.75	43
Other income from bank subsidiaries.....		0.03		0	0.01	45	0	0.02	46	0	0.01	46	0	0.01	46
Operating income from bank subsidiaries		81.70		100	80.63	88	100	83.13	92	100	84.80	86	100	94.06	87
Dividends from nonbank subsidiaries		2.90		0	1.02	31	0	3.07	21	0	1.76	28	0	1.13	29
Interest income from nonbank subsidiaries.....		0.28		0	0	46	0	0.18	36	0	0	46	0	0	45
Management and service fees from nonbank subsidiaries		0.01		0	0	48	0	0.01	42	0	0	48	0	0	48
Other income from nonbank subsidiaries.....		0		0	0	47	0	0.01	45	0	0	47	0	0	47
Operating income from nonbank subsidiaries		4.41		0	1.49	26	0	4.67	14	0	2.06	24	0	1.56	25
Dividends from subsidiary holding companies.....		2.46		0	0	47	0	2.10	45	0	0	48	0	0	47
Interest income from subsidiary holding companies		0.01		0	0	50	0	0.01	45	0	0	50	0	0	49
Management and service fees from subsidiary holding companies.....		0		0	0	50	0	0	48	0	0	50	0	0	50
Other income from subsidiary holding companies.....		0		0	0	49	0	0	50	0	0	49	0	0	49
Operating income from subsidiary holding companies.....		3.74		0	0.01	47	0	3.91	43	0	0	47	0	0	47
Loans and advances from subsidiaries / Short term debt.....		284.57			501.25			158.10			400.31			1,178.56	
Loans and advances from subsidiaries / Total debt	0	27.96	14	54.53	38.87	68	18.56	26.38	57	25.14	59.71	53	0	70.71	14